

From: Doug Rathjen [mailto:drathjen@pinnbank.com]
Sent: Wednesday, March 25, 2009 3:50 PM
To: Comments
Subject: Assessments, RIN 3064-AD35

To Whom It May Concern,

This comment is regarding the FDIC Special Assessment. This assessment has a direct negative impact on our bank's net income. Compensating for that extra expense is counter-productive to our ability to provide the kind of economic stimulus that the FDIC intended for us to provide. It increases our cost of funds which affects our ability to pay competitive interest rates on deposits and our ability to offer attractive loan rates to our customers. Neither of those consequences will serve to stimulate our economy. We ask that you re-consider this Special Assessment.

Doug Rathjen
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